

Presenting the CalPERS 2013 Health Plans Transcript

Title: Blue Shield
Date: August 2012

Narrator:

Blue Shield of California offers both Access+ and NetValue HMO plans; featuring low copays, no deductible and comprehensive benefits. Here to explain is the Blue Shield CalPERS Account Manager, Susan Vogt.

Susan Vogt:

My job as a Blue Shield of California Account Manager provides me with a wonderful opportunity to travel throughout California and speak with CalPERS active and retired members about our Blue Shield plans and benefits.

I answer a lot of questions. The four I hear most often from prospective members are:

What makes Blue Shield different?

How can I get the best value from my health plan?

How do I find a Doctor?

How can I receive after hours care?

The Blue Shield Difference is in our name: Blue Shield of California.

We know California because we live and work here too. Our headquarters, customer service, call center, claims, and all of our main operations are handled within the state of California. We serve 3.3 million members throughout the state.

We have one of the largest network of providers, which means your Doctors are probably in our network.

And, this past year we announced our 2% pledge to our customers.

If we earn more than 2 percent net income in any year, we'll give back the difference to our customers and community to help make health coverage more affordable for Californians.

How can you get the Best Value from your Health Plan?

Affordability isn't just about being the cheapest, it is about getting the quality of care you expect for a fair price.

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Blue Shield offers two HMO options that are designed to deliver the best value for your health care dollars.

Why consider an HMO plan?

The simple answer is an HMO offers great value for the money.

It's also one of the most convenient and predictable health plans around.

With an HMO you know up front what everything will cost you -- from an office visit to an overnight stay in the hospital. There's no deductible and no additional coinsurance payments, you always know your health care costs are upfront.

HMOs are also very convenient because there is virtually no paperwork or claim forms to fill out from the providers you visit.

Blue Shield offers CalPERS members the choice of two HMO plans: Access+ and NetValue.

Both plans offer the exact same benefits; the only difference between the two plans is the provider network offered and the cost.

Both Access+ and Net Value provide a wide range of benefits including:

No deductible charges for preventive health visits such as annual exams, well baby care and immunizations.

A \$15 co-pay for a doctor visit. And the ability for you to self-refer to a specialist in your medical group network. Self-referral is a great advantage as you won't need to see your primary care physician to get a referral, which saves you time.

And no charge for many other services, including hospital visits, diagnostic X-rays and lab tests, just to name a few.

With Blue Shield, you can count on convenient pharmacy options as well.

You can choose to fill your prescriptions at a local retail pharmacy chains such as Walgreens or Rite Aid, and by choosing generic medications your co-pay is only \$5.00.

For the best value on maintenance or on-going medications, use our mail service pharmacy benefit.

Medication will come directly to your home or office with no charge for shipping and a three month supply for the cost of two months.

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To understand how easy and affordable our HMO plans are, let me tell you about one member who required medical care and what the care cost her.

Mary has a medical issue and goes to visit her primary care physician. She pays a \$15.00 copay.

The doctor refers Mary to a specialist and she is charged the \$15.00 copay for the specialist visit.

The specialist orders some tests for Mary; Mary pays nothing for the tests.

The specialist recommends surgery. Mary pays nothing for the surgery.

Mary recovers in the hospital for five days – no charge to Mary!

When Mary leaves the hospital, she fills her prescription for \$5.00 with a generic medication.

Two weeks later she has a follow up visit with her physician – the cost is a \$15 co-pay.

Mary's total cost for three doctor visits, lab tests, surgery, five days of hospitalization, and medication is \$50.00.

It really is that simple and that affordable.

Many members ask how they can save money on health coverage and I tell them about NetValue. NetValue gives you all the same benefits as Access+ but at a lower cost.

People just don't believe it when I tell them but it's true – same benefits, less money.

Choosing NetValue can save thousands of dollars a year depending upon your employer contribution rate. And many of the same Access+ physicians are also part of the NetValue network.

We feel we have some of the best quality plans available – but don't take our word for it – go to our website and you can see what other CalPERS members say. They give Blue Shield 4 out of 5 stars for overall satisfaction.

To find out if your current doctor is in our network or to locate a new doctor use our online Find a Provider tool. Simply go to blueshieldca.com and click on Find a Provider.

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If you don't have access to the internet or need help, simply contact Member Services for assistance. They can also send you a brochure on our plans.

Have you ever needed to see a doctor, looked at your watch and realized the office was closed? When this happens, many of us turn to an urgent care center or emergency room. Blue Shield now offers a new healthcare service exclusively to our CalPERS HMO members. It's called Teladoc.

Teladoc is a 24-hour-a-day physicians' network that provides telephone and online access to doctors for treatment of routine non-emergency illnesses such as cold and flu symptoms, bronchitis, respiratory infections, allergies, migraines and urinary tract infections.

They are also able to write short-term, prescriptions.

Teladoc services are available to CalPERS basic members at no additional costs.

For retirees, Blue Shield offers two plan options; the Blue Shield 65 Plus plan, or the Supplement to Original Medicare Plan.

Blue Shield 65 Plus is a Medicare-approved HMO plan that gives Medicare retirees both medical and prescription drug coverage, all in one plan.

Blue Shield 65 Plus HMO offers rich benefits that are designed to be comparable to the current Access+ HMO and Net Value HMO plans.

For Medicare-eligible retirees living outside of the Blue Shield 65 Plus HMO service area, The Supplement to Original Medicare Plan is available, which offers the current Access + HMO or Net Value HMO plan benefits that coordinate with Medicare.

Information on service area, medical and pharmacy benefits is available online or by calling a Blue Shield 65 Plus Member Services representative

I hope that I have been able to help you learn more about Blue Shield. If you have questions, please feel free to contact our dedicated member services line or visit our website.

Thank you and be healthy!

Narrator:

We know that deciding on the right health plan is a very important decision for you and your family.

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To help you with this task we have the Health Plan Chooser. To access the Chooser, visit CalPERS online and select the Health Benefits Program from the "Quick Links" area of our home page. You will find a link to the Chooser in the "Shortcuts" menu. This tool is available year-round and provides key information in one location.

Please make a note of the displayed contact information for each of our health plan partners. Please make sure that you type in the web addresses exactly as they appear here to ensure that you receive CalPERS specific information.

We appreciate your time and attention. This webcast will be available in the CalPERS Online Video Center until December 2013 so please feel free to check back during this time for anything you may have missed.

Please join us on Facebook and follow us on Twitter.

Thank you and have a great day.

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